

PATENT

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File: Carr-P1-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors	:	Philip Carragher, Steven Earl Webster
Serial No.	:	09/604,696
Filed	:	June 26, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit	:	3693
Examiner	:	Karmis, Stefanos

MS: AAF
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

NOTICE OF APPEAL

S I R:

Applicant hereby submits this Notice of Appeal to appeal to the Board of Patent Appeals from the decision of the Examiner mailed 10 July 2008, rejecting claims 1-49.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

A handwritten signature in dark ink, appearing to read 'P. K. Trzyna', followed by a horizontal line.

Date: January 9, 2009

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